

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michele L Dilliot**  
Debtor(s)

Bankruptcy Case No.: 19-22479-JAD  
Issued Per 1/9/2020 Proceeding  
Chapter: 13  
Docket No.: 44 - 17  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 7/14/2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,380 as of January 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PennyMac [Claim #17]; Wesbanco Bank [Claim #14] .
- ☒ H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: JP Morgan Chase Bank [Claim #4] payment determined by Trustee.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: February 14, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michele L Dillliott  
 Debtor

Case No. 19-22479-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 49

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db  
 15086254 +Michele L Dillliott, 739 Riehl Dr, Pittsburgh, PA 15234-2510  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15074542 +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 15074543 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15074544 +Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
 15089866 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 15089867 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15074550 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
 15074552 +Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 15074554 +Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15115132 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410  
 15074556 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 15074557 +Pnc Bank, N.A., Po Box 3180, Pittsburgh, PA 15230-3180  
 15074559 +Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244  
 15074560 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
 15074566 +Thom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499  
 15074567 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 15086850 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842  
 15102354 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15104354 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15081855 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973  
 15074568 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
 15107760 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 15074570 +Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517  
 15074571 +Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 02:52:07  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15074545 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2020 02:50:59 Cap1/hlzbq,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 15074546 +E-mail/Text: bankruptcy@cavps.com Feb 15 2020 02:45:31 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 15075817 +E-mail/Text: bankruptcy@cavps.com Feb 15 2020 02:45:31 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15074547 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2020 02:45:00 Comenity Bank/avenue,  
 Po Box 182789, Columbus, OH 43218-2789  
 15074548 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2020 02:45:00 Comenitybank/hottopic,  
 Po Box 182789, Columbus, OH 43218-2789  
 15074549 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2020 02:45:00 Comenitybank/kay,  
 3100 Easton Square Pl, Columbus, OH 43219-6232  
 15111071 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 15 2020 02:45:43 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15074551 +E-mail/Text: bankruptcy@huntington.com Feb 15 2020 02:45:17 Huntington National Ba,  
 7 Easton Oval, Columbus, OH 43219-6060  
 15089876 E-mail/Text: bk.notifications@jpmchase.com Feb 15 2020 02:45:03 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505  
 15074553 +E-mail/Text: BKRMailOPS@weltman.com Feb 15 2020 02:44:59 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 15111854 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 02:52:06  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15074555 +E-mail/Text: blegal@phfa.org Feb 15 2020 02:45:21 Pa Housing Finance Age, 2101 N Front St,  
 Harrisburg, PA 17110-1086  
 15074558 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2020 03:22:03  
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 15109327 E-mail/Text: bnc-quantum@quantum3group.com Feb 15 2020 02:45:04  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 15074561 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:51:59 Synch/amazon, Po Box 965015,  
 Orlando, FL 32896-5015  
 15074562 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:51:25 Synch/car Care Pep Boy,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 15074563 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:51:25 Synch/care Credit,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 15074564 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:50:57 Synch/roomful Express,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 15074565 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:52:01 Synch/walmart, Po Box 965024,  
 Orlando, FL 32896-5024  
 15075072 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 02:51:59 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: skoz  
Form ID: 149

Page 2 of 3  
Total Noticed: 49

Date Rcvd: Feb 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15096033 +E-mail/Text: bncmail@w-legal.com Feb 15 2020 02:45:27 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
15106179 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 15 2020 03:02:50 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15074569 +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 15 2020 02:45:33 Wesbanco Bank Inc,  
1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
cr PENNYMAC LOAN SERVICES, LLC  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
15086824\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
15086825\* +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
15086826\* +Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
15086827\* +Capl/hlzbq, Po Box 30253, Salt Lake City, UT 84130-0253  
15086828\* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288  
15086829\* +Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789  
15086830\* +Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789  
15086831\* +Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6232  
15086832\* +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
15086833\* +Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060  
15086834\* +Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101-2003  
15086835\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
15086836\* +Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
15086837\* +Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086  
15086838\* +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
15086839\* +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
15086840\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15086841\* +Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244  
15086842\* +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
15086843\* +Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
15086844\* +Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001  
15086845\* +Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
15086846\* +Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001  
15086847\* +Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024  
15086848\* +Thom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499  
15086849\* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
15086851\* +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
15110161\* Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
15086852\* +Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565  
15086853\* +Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517  
15086854\* +Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTALS: 2, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

David W. Raphael on behalf of Creditor First National Bank of Pennsylvania  
draphael@grenenbirsic.com, mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgrouper@kmlawgroup.com  
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

District/off: 0315-2

User: skoz  
Form ID: 149

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Total Noticed: 49

Date Rcvd: Feb 14, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Lawrence W. Willis on behalf of Debtor Michele L Dillliott ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7